



Reporting Identity Theft as a Victim

What Should I do If I Become a Victim of Identity Theft?

The Office of the Illinois Attorney General receives hundreds of complaints each year from Illinois consumers seeking help to unravel the consequences of their personal identifiers being stolen by identity thieves.

What are the consequences of identity theft? Identity thieves can quickly destroy the credit worthiness of a victim by opening new credit accounts and making expensive purchases, such as computers, home equipment and even auto and home loans. Identity thieves can access a victim's bank account to make withdrawals and even drain the entire account. Identity thieves sometimes apply for jobs posing as the victim of the theft and then avoid paying taxes which can result in tax liens being placed on the victim's credit file. Consumers have also reported to the Office of the Illinois Attorney General that identity thieves have committed crimes and, when arrested, posed as the victim of the theft which results in criminal records being established in the name of the victim. The most common problems reported by victims of identity theft are an immediate impact on ability to obtain credit, employment or housing and a long term diminishing of purchasing power resulting from poor or reduced credit ratings.

If you're a victim of identity theft you must take immediate action to prevent continued use of your personal information.

Failure of a victim of identity theft to act quickly may result in a victim being held responsible for debts accrued in their name.

The primary goals of a victim of identity theft are to: close fraudulent accounts, clear responsibility for any debts or other criminal activities the identity thief has perpetrated posing as the victim, ensure that the victim's credit report is correct, and find out as much information about the thief as is possible to share that information with the police, the Office of the Illinois Attorney General and the Federal Trade Commission which operates the federal *Identity Theft Clearing House*.

Report the identity theft to the police

The most important first step for a victim of identity theft is to contact your local police or sheriff's department to file a theft report. Victims should ask for a copy of the police report because it will be useful when reporting the theft to creditors and financial institutions to demonstrate that a theft has occurred. A new law in Illinois passed through the efforts of **Illinois Attorney General Lisa Madigan** requires that police take your report.

Contact your creditors and financial institutions

Call your credit card companies, banks or credit unions and other lenders, phone and utility companies. Ask to speak with the fraud department and keep notes of your conversations with employees. Request that they close all accounts that have been opened or accessed by identity thieves. Ask for passwords to secure new accounts.

When contacting a company or financial institution listen carefully and take notes. Don't end the call until you're sure you understand everything you've been told. If you don't feel you're getting the help you need, ask to speak to a supervisor. Follow up in writing with all contacts you've made on the phone or in person. Use certified mail, return receipt requested. Under federal law, disputes about items on your credit file must be in writing. Keep copies of all correspondence or forms you send. Keep a list of everyone you talk to, what you were told, and the date of the conversation.

Federal laws provide that if you report **lost or stolen credit cards** within 60 days after the first credit card bill that you received which contained inaccuracies, your liability is limited to \$50 for unauthorized charges; ***Fair Credit Billing Act***. For an explanation of your rights under this federal law, see the Illinois Attorney General fact sheet called "Things You Should Know About...Credit Cards".

Federal laws also afford consumer protections for transactions involving an **ATM or debit cards** or other electronic ways to debit or credit an account. The ***Electronic Funds Transfer Act*** limits your liability for unauthorized electronic fund transfers. It is, however, important to report lost or stolen ATM and debit cards immediately because the amount you can be held responsible for depends on how quickly you report the loss. If you report your ATM card lost or stolen within two business days of discovering the loss or theft, your losses are limited to \$50. If you report your ATM card lost or stolen after two business days, but within 60 days after a statement showing an unauthorized electronic fund transfers, you can be liable for up to \$500 of what a thief withdraws. **If you wait more than 60 days, you could lose all the money that was taken from your account after the end of the 60 days and before you report your card missing.**

Contact each of the three major credit reporting agencies

Immediately call Equifax, Experian, and Trans Union and report the theft to their fraud units. Ask each agency to put a "fraud alert" in your file and to contact you before allowing new accounts to be opened or existing accounts to be changed. Request reports from each agency, and review them carefully to see if the personal identifiers on the file are accurate; your name, Social Security number and most recent mailing address, and also for accounts you know are not yours.

You can contact the three major credit reporting agencies by calling:

TRANS UNION

610-546-4600- automated menu to request a credit report, cost of credit report \$9.95

EQUIFAX

888-379-3742- automated menu to request a credit report, cost of credit report \$14.95

EXPERIAN

800-685-1111- automated menu to request a credit report, cost of credit report \$9.00

Remember...One of the best ways to minimize your risk of identity theft is to request a copy of your credit report each year and check it to make sure there are no inaccuracies or inconsistencies.

What to do if your check book is stolen

If your checks have been stolen or misused, close the account and ask your bank to notify the appropriate check verification service. You also should contact these major check verification companies to ask them to advise retailers who use their databases not to accept your checks.

TeleCheck — 1-800-710-9898 or 927-0188

Certegy, Inc. — 1-800-437-5120

International Check Services — 1-800-631-9656

Call SCAN (1-800-262-7771) to find out if the identity thief has been passing bad checks in your name.

Other Steps to Take:

- If someone has stolen your mail, notify your local postal inspector.
- If you suspect that someone is applying for a job with your Social Security number, contact the Social Security Administration to make sure your income and name have been reported correctly and accurately. You may check your Social Security Statement by calling 1-800-772-1213.
- If you suspect that someone is trying to get a driver's license with your Social Security number or other personal information, notify the Illinois Secretary of State, Driver's Services Division.
- Call the Office of the Illinois Attorney General to request a "Identity Theft Victim Kit".

Additionally, the U.S. Federal Trade Commission publishes an electronic book titled, "When Bad Things Happen in Your Good Name" (<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>).

How long can identity theft problems go on?

It's difficult to predict how long the effects of identity theft may linger. That's because it depends on many factors including the type of theft, whether the thief sold or passed your information on to other thieves, whether the thief is caught, and problems related to correcting your credit report. There is much more information available regarding identity theft, credit reporting and credit

disputation at the Web site of Illinois Attorney General Lisa Madigan, including the following:

Identity Theft Victim Kit

<http://www.illinoisattorneygeneral.gov/publications/pdf/victim.pdf>

Defending Yourself Against Identity Theft

Protecting Your Privacy Online

Credit Reporting

<http://www.illinoisattorneygeneral.gov/consumers/creditreport.pdf>

Fair Debt Collection

<http://www.illinoisattorneygeneral.gov/consumers/debt.pdf>

Please visit

www.IllinoisAttorneyGeneral.gov



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